

Information to identify the case:

Debtor 1	<u>Andrea L. Burns</u>	Social Security number or ITIN	xxx-xx-0075
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	20-10019-JCM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrea L. Burns

8/13/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andrea L. Burns
Debtor

Case No. 20-10019-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Aug 13, 2024

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2024:

Recip ID	Recipient Name and Address
db	+ Andrea L. Burns, 31 Alan Avenue, Greenville, PA 16125-2116
15447353	+ BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED, NATIONAL ASSOCIATION, AS INDENTURE TRUST, c/o Jill Manuel-Coughlin, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
15181629	+ Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2024 03:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2024 03:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2024 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Aug 14 2024 03:39:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Aug 14 2024 03:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15181627	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 14 2024 00:20:09	Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15181628	+ EDI: BANKAMER	Aug 14 2024 03:39:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15212489	EDI: BANKAMER	Aug 14 2024 03:39:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
15181630	+ EDI: CITICORP	Aug 14 2024 03:39:00	Best Buy / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15197262	EDI: CAPITALONE.COM	Aug 14 2024 03:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15181631	+ EDI: CAPITALONE.COM	Aug 14 2024 03:39:00	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15181632	+ EDI: WFNNB.COM		

District/off: 0315-1

User: auto

Page 2 of 3

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15181633	+ EDI: WFNNB.COM	Aug 14 2024 03:39:00	Comenity Bank / Catherine, Po Box 182789, Columbus, OH 43218-2789
15181634	+ EDI: WFNNB.COM	Aug 14 2024 03:39:00	Comenity Bank / Full Beauty, Po Box 182789, Columbus, OH 43218-2789
15181635	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 14 2024 03:39:00	Comenity Bank / Woman Within, Po Box 182789, Columbus, OH 43218-2789
15181636	EDI: DISCOVER	Aug 14 2024 00:06:22	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15184692	EDI: DISCOVER	Aug 14 2024 03:39:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15181637	+ EDI: CBS7AVE	Aug 14 2024 03:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15213996	EDI: JEFFERSONCAP.COM	Aug 14 2024 03:39:00	Dr Leonards / Carol Wrig, Po Box 2845, Monroe, WI 53566-8045
15181638	EDI: JPMORGANCHASE	Aug 14 2024 03:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15198208	+ Email/Text: RASEBN@raslg.com	Aug 14 2024 03:39:00	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850
15181639	+ EDI: PHINGENESIS	Aug 13 2024 23:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15205503	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2024 03:39:00	Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485
15181640	+ Email/Text: mmrgbk@miramedrg.com	Aug 14 2024 00:07:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15551432	EDI: PRA.COM	Aug 13 2024 23:54:00	MiraMed Revenue Group, 360 East 22nd Street, Lombard, IL 60148-4924
15219938	EDI: PRA.COM	Aug 14 2024 03:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15215710	EDI: Q3G.COM	Aug 14 2024 03:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15181641	+ EDI: SYNC	Aug 14 2024 03:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15181642	+ EDI: SYNC	Aug 14 2024 03:39:00	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15181643	+ EDI: SYNC	Aug 14 2024 03:39:00	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15181644	+ EDI: SYNC	Aug 14 2024 03:39:00	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15181645	+ EDI: SYNC	Aug 14 2024 03:39:00	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15181646	+ EDI: SYNC	Aug 14 2024 03:39:00	Syncb / MC, Po Box 965005, Orlando, FL 32896-5005
15181647	+ EDI: CAPITALONE.COM	Aug 14 2024 03:39:00	Syncb / PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15215078	+ EDI: AIS.COM	Aug 14 2024 03:39:00	Syncb / Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15182147	^ MEBN	Aug 14 2024 03:39:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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User: auto

Page 3 of 3

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		Aug 13 2024 23:45:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15181648	+ EDI: CITICORP		
		Aug 14 2024 03:39:00	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15218666	Email/Text: BNCnotices@dcmsservices.com		
		Aug 13 2024 23:53:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED
cr	*+	Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Andrea L. Burns dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirn.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5